

## ABSTRACT OF THE DISCLOSURE

A water-vapor-permeable, watertight, heat-reflecting flat composite is made by a process of combining a metal layer and a nonporous, water-vapor-permeable, watertight, hydrophilic flat substrate. The process includes at least the three steps of

5 (1) selecting the substrate, (2) pre-cleaning the substrate, and (3) applying the substrate to the metal layer. Such a composite offers protection from heat loss, infrared-based detection, ultraviolet radiation, electro-smog, and static electricity.

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